

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Denise P. Ewan  
Debtor

Case No. 15-05059-HWV  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0314-1  
Date Rcvd: May 17, 2021

User: AutoDocke  
Form ID: 3180W

Page 1 of 3  
Total Noticed: 33

The following symbols are used throughout this certificate:

| Symbol | Definition   |
|--------|--|
| +      | Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP. |
| ++     | Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).   |

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 19, 2021:**

| Recip ID | Recipient Name and Address   |
|----------|--|
| db       | Denise P. Ewan, 743 Blossom Drive, Hanover, PA 17331-2077  |
| 4794600  | + C/o, McCabe, Weisberg & Conway P.C., 123 South Broad Street, Suite 1400, Philadelphia, Pennsylvania 19109-1060   |
| 4725872  | ++ COLUMBIA GAS, 290 W NATIONWIDE BLVD 5TH FL, BANKRUPTCY DEPARTMENT, COLUMBUS OH 43215-4157 address filed with court:, Columbia Gas, PO Box 742537, Cincinnati, OH 45274-2537 |
| 4725871  | + Castle Payday, Attn: Customer Support, PO Box 704, Watersmeet, MI 49969-0704   |
| 4725873  | + Comcast Baltimore Co., c/o Credit Protection Assn., 13355 Noel Rd., #2100, Dallas, TX 75240-6837   |
| 4725876  | + Fair Collections and Out, 12304 Baltimore Av., Ste E, Beltsville, MD 20705-1314  |
| 4725877  | + First Energy Services, C/O RMS, 4836 Brecksville Road, Richfields, Ohio 44286-9177   |
| 4725881  | ++ MET ED FIRST ENERGY, 101 CRAWFORD CORNER RD, BLDG 1 SUITE 1-511, HOLMDEL NJ 07733-1976 address filed with court:, Met-Ed, PO Box 16001, Reading, Pennsylvania 19612-6002    |
| 4731234  | + Met-Ed, A FirstEnergy Company, FirstEnergy, 331 Newman Springs Rd Building 3, Red Bank, NJ 07701-5688  |
| 4725884  | + Pennsylvania Dept. of Revenue, 1 Revenue Place, Harrisburg 17129-0001  |
| 5069921  | + SELECT PORTFOLIO SERVICING, P.O.Box 65450, Salt Lake City, UT 84165-, SELECT PORTFOLIO SERVICING, P.O.Box 65450, Salt Lake City, UT 84165-0450                               |
| 5069920  | SELECT PORTFOLIO SERVICING, P.O.Box 65450, Salt Lake City, UT 84165-   |
| 4725886  | + The Borough of Hanover, 44 Frederick Street, Hanover, Pennsylvania 17331-3501  |

TOTAL: 13

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| Recip ID | Notice Type: Email Address                          | Date/Time            | Recipient Name and Address  |
|----------|---|----------------------|---|
| cr       | + EDI: DRIV.COM                                     | May 17 2021 22:53:00 | Santander Consumer USA Inc., P.O. Box 961245, Fort Worth, TX 76161-0244                           |
| 4725869  | + EDI: BANKAMER.COM                                 | May 17 2021 22:53:00 | Bank of America/Home Loans, PO Box 5170, Simi Valley, CA 93062-5170                               |
| 4815136  | + EDI: LCIBAYLN                                     | May 17 2021 22:53:00 | Bayview Loan Servicing, LLC, 4425 Ponce de Leon Boulevard, 5th Floor, Coral Gables, FL 33146-1873 |
| 4725870  | + EDI: CAPITALONE.COM                               | May 17 2021 22:53:00 | Capital One Bank, PO Box 30281, Salt Lake City, Utah 84130-0281                                   |
| 4725874  | + Email/PDF: creditonebknotifications@resurgent.com | May 17 2021 19:16:30 | Credit One Bank, Bank Card Center, PO Box 98873, Las Vegas, NV 89193-8873                         |
| 4725875  | + Email/PDF: creditonebknotifications@resurgent.com | May 17 2021 19:16:30 | Credit One Bank, Bank Card Center, PO Box 98873, Las Vegas, Nevada 89193-8873                     |
| 4725879  | + EDI: AMINFOFP.COM                                 | May 17 2021 22:53:00 | First Premier Bank, PO box 5524, Sioux Falls, South Dakota 57117-5524                             |
| 4725878  | + EDI: AMINFOFP.COM                                 | May 17 2021 22:53:00 | First Premier Bank, 3820 N. Louise Ave., Sioux Falls, South Dakota 57107-0145                     |
| 4725880  | + EDI: FSAE.COM                                     | May 17 2021 22:53:00 | FirstSource Advantage, LLC, 205 Bryant Woods South, Amherst, NY 14228-3609                        |
| 4725882  | + EDI: MID8.COM                                     | May 17 2021 22:53:00 | Midland Funding LLC, 8875 Aero Dr. Ste 200,   |

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Total Noticed: 33

|           |   |                      | San Diego, California 92123-2255   |
|-----------|---|----------------------|--|
| 4725883   | EDI: PENNDEPTREV                            | May 17 2021 22:53:00 | PA Department of Revenue, Dept. 280946, Attn: Bankruptcy Division, Harrisburg, Pennsylvania 17128-0946 |
| 4725883   | Email/Text: RVSVCBICNOTICE1@state.pa.us     | May 17 2021 18:53:00 | PA Department of Revenue, Dept. 280946, Attn: Bankruptcy Division, Harrisburg, Pennsylvania 17128-0946 |
| 4744032   | EDI: PRA.COM                                | May 17 2021 22:53:00 | Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541  |
| 4730405   | EDI: PENNDEPTREV                            | May 17 2021 22:53:00 | Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg, PA 17128-0946       |
| 4730405   | Email/Text: RVSVCBICNOTICE1@state.pa.us     | May 17 2021 18:53:00 | Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg, PA 17128-0946       |
| 4760710   | + EDI: JEFFERSONCAP.COM                     | May 17 2021 22:53:00 | Premier Bankcard, Llc, c o Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-7999       |
| 4725885   | + Email/PDF: RACBANKRUPTCY@BBANDT.COM       | May 17 2021 19:16:53 | Regional Acceptance Corp., 300 Redland Ct., #102, Owings Mills, MD 21117-3272                          |
| 4729660   | Email/PDF: RACBANKRUPTCY@BBANDT.COM         | May 17 2021 19:16:53 | Regional Acceptance Corporation, PO Box 1847, Wilson, NC 27894-1847                                    |
| 4729245   | + Email/PDF: OGCRegionIIIBankruptcy@hud.gov | May 17 2021 19:16:28 | U.S. Department of Housing and Urban Development, 451 7th Street S.W., Washington, DC 20410-0002       |
| 4725887   | + EDI: VERIZONCOMB.COM                      | May 17 2021 22:53:00 | Verizon Maryland Inc., 500 Technology Drive 300, Weldon Spring, MO 63304-2225                          |
| 4725888   | + Email/Text: kcm@yatb.com                  | May 17 2021 18:53:00 | York Adams Tax Bureau, 1405 N. Duke Street, PO Box 15627, York, PA 17405-0156                          |
| 4725889   | + Email/Text: kcm@yatb.com                  | May 17 2021 18:53:00 | York Adams Tax Bureau, PO Box 15627, York, Pennsylvania 17405-0156                                     |
| TOTAL: 22 |   |                      |  |

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

| Recip ID | Bypass Reason | Name and Address   |
|----------|---------------|--|
| 4794599  |               | Bayview LoanServicing, LLC   |
| 4738414  | *P++          | COLUMBIA GAS, 290 W NATIONWIDE BLVD 5TH FL, BANKRUPTCY DEPARTMENT, COLUMBUS OH 43215-4157, address filed with court:, Columbia Gas of Pennsylvania Inc, PO Box 117, Columbus, OH 43216 |

TOTAL: 1 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 19, 2021

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 17, 2021 at the address(es) listed below:

| Name                          | Email Address  |
|-------------------------------|--|
| Alexandra Teresa Garcia       | on behalf of Creditor Bayview Loan Servicing LLC, a Delaware Limited Liability Company ecfmail@mw-c-law.com, ecfmail@ecf.courtdrive.com      |
| Celine P DerKrikorian         | on behalf of Creditor Bayview Loan Servicing LLC, a Delaware Limited Liability Company ecfmail@mw-c-law.com                                  |
| Celine P DerKrikorian         | on behalf of Creditor Bayview Loan Servicing LLC ecfmail@mw-c-law.com  |
| Chad J. Julius                | on behalf of Debtor 1 Denise P. Ewan cjulius@ljacobsonlaw.com<br>egreene@ljacobsonlaw.com;r63089@notify.bestcase.com;dshade@ljacobsonlaw.com |
| Jack N Zaharopoulos (Trustee) | TWecf@pamd13trustee.com  |
| James Warmbrodt               | on behalf of Creditor Grand Avenue Mortgage Loan Trust 2017-RPL1 bkgroup@kmlawgroup.com  |
| James Warmbrodt               | on behalf of Creditor Bayview Loan Servicing LLC bkgroup@kmlawgroup.com  |
| Jill Manuel-Coughlin          | on behalf of Creditor BANK OF AMERICA N.A. bankruptcy@powerskirm.com   |
| Lauren Marie Moyer            | on behalf of Creditor Bayview Loan Servicing LLC nj-ecfmail@mw-c-law.com, ecfmail@ecf.courtdrive.com   |
| Rebecca Ann Solarz            | on behalf of Creditor Grand Avenue Mortgage Loan Trust 2017-RPL1 bkgroup@kmlawgroup.com  |
| United States Trustee         | ustpregion03.ha.ecf@usdoj.gov  |
| William E. Craig              | on behalf of Creditor Santander Consumer USA Inc. ecfmail@mortoncraig.com mortoncraigecf@gmail.com   |

TOTAL: 12

**Information to identify the case:**

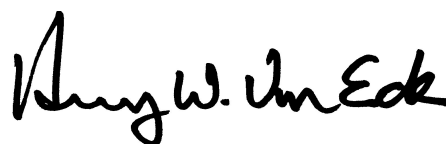
|  |                                  |                                |             |
|--|----------------------------------|--------------------------------|-------------|
| Debtor 1   | <b>Denise P. Ewan</b>            | Social Security number or ITIN | xxx-xx-8789 |
|  | First Name Middle Name Last Name | EIN                            | --          |
| Debtor 2   |                                  | Social Security number or ITIN | ----        |
| (Spouse, if filing)  | First Name Middle Name Last Name | EIN                            | --          |
| United States Bankruptcy Court Middle District of Pennsylvania |                                  |                                |             |
| Case number:   | <b>1:15-bk-05059-HWV</b>         |                                |             |

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Denise P. Ewan

5/17/21**By the  
court:**

Honorable Henry W. Van Eck  
Chief Bankruptcy Judge  
By: Deborah George, Deputy Clerk

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;



- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**